

SWALLOW SCHOOL DISTRICT CURRICULUM GUIDE

Curriculum Area: Financial Literacy

Course Length: Full Year

Grade: 6th-8th Finance

Date Last Approved: August 2024 **Revised:** Fall 2024

Stage 1: Desired Results

Course Description and Purpose:

The Financial Literacy course is designed to introduce 6th -8th grade students to the essential concepts and skills needed to make informed financial decisions. This course aims to empower students with the knowledge and tools to develop responsible financial habits and build a foundation for future financial success.

Enduring Understanding(s):

1. Understand the importance of financial literacy and its impact on daily life.
2. Discuss the importance of making informed spending decisions.
3. Understand the basics of banking and using a budget.
4. Discuss how external influences can impact financial decisions.
5. Understand the basics of using technology to manage financials.

Essential Question(s):

1. How do personal values influence financial decisions and priorities?
2. In what ways can emotions affect your spending and saving behaviors?
3. What are some common external influences (e.g., media, advertising, peer pressure) that impact financial decisions, and how can you critically evaluate them?
4. What are the key components of a personal budget, and how do you create one?
5. What strategies can you use to effectively manage debt and avoid financial pitfalls?
6. What are the basic principles of investing, and how can you apply them to build wealth over time?
7. Why is it important to set financial goals, and how can you develop a plan to achieve them?
8. How can you use financial tools and technology to track and improve your financial health?

Learning Targets:

Target 1 Students can utilize various skills and strategies to demonstrate an understanding of financial literacy.

Target 2 Students will understand how their values, emotions, attitudes, actions, and external influences impact their financial mindset and decisions.

Stage 2: Learning Plan

I. Understanding the financial impacts of post-secondary education with costs and compensation.

- A. Compare costs of education and training.
- B. Evaluate intrinsic types of

Standards:

EE2.a.m
EE1.b.m

Learning Targets Addressed:

- compensation of careers.
- C. Evaluate extrinsic types of compensation of careers

Target 2 Students will understand how their values, emotions, attitudes, actions, and external influences impact their financial mindset and decisions.

Key Unit Resources

- Google sheets
- Junior Achievement

Assessment Map:

Type	Level	Assessment Detail
Practice	Knowledge	• Daily classwork and homework.
Formative	Skill	• Worksheets or Projects
Summative	Product	• Unit Test, Quiz or Project

II. Online and Account Security

- A. Evaluate alternatives to account password
- B. Understand the impact of data tracking

Standards:

FM3.a.m

Learning Targets Addressed:

Target 2 Students will understand how their values, emotions, attitudes, actions, and external influences impact their financial mindset and decisions.

Key Unit Resources

- Google sheets
- Junior Achievement

Assessment Map:

Type	Level	Assessment Detail
Practice	Knowledge	• Daily classwork and homework.
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III. Understanding Values and Behaviors

- A. Identify civic engagement and philanthropy.
- B. Differentiate how positive and negative external influences impact financial decisions
- C. Analyze different cultural perspectives and behaviors regarding financial values and goals across communities
- D. Describe financial situations that trigger various emotions.
Summarize how emotions may interfere with the achievement of financial goals.
- E. Evaluate the influences on demographic groups through advertising and the media on decision-making and spending.

Standards:

FM2.c.m
FM3.a.m
FM2.e.m
FM2.a.m
FM2.b.m
FM1.a.m

Learning Targets Addressed:

Target 2 Students will understand how their values, emotions, attitudes, actions, and external influences impact their financial mindset and decisions.

Key Unit Resources

- Google sheets
- Junior Achievement

Assessment Map:

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IV. Consumer Math

- A. How to identify the best price
- B. Applying sales tax and discount
- C. Calculate ownership costs
- D. Filing personal taxes
- E. Understanding loans and interest rates
- F. Understanding your credit score

Standards:

Learning Targets Addressed:

Target 1: Students can utilize various skills and strategies to demonstrate an understanding of financial literacy.

Key Unit Resources

- Google sheets
- Big Ideas

Assessment Map:

Type	Level	Assessment Detail
Practice	Knowledge	• Daily classwork and homework.
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	<table><tr><td>Summative</td><td>Product</td><td> Unit Test, Quiz or Project </td></tr></table>	Summative	Product	Unit Test, Quiz or Project											
Summative	Product	Unit Test, Quiz or Project													
IV. Financial Foundations A. Creating and tracking basic income and expenses. B. Understand the value of the income statement and balance sheet. C. Differentiate between income and assets. D. Use technology to create and manage a budget. E. Understand how to use data to make financial decisions. F. Compare features of digital banking in online banking, bill pay, transfers, and checking account transactions. Compare the use of cash, debit cards, credit cards, checks, and other modern forms of payment. Determine how preauthorized payments impact account balances. Recognize the importance of retaining records of financial transactions.	Standards: MM1.a.m MM1.b.m MM2.b.m Learning Targets Addressed: Target 1: Students can utilize various skills and strategies to demonstrate an understanding of financial literacy. <table><tr><td>Key Unit Resources</td></tr><tr><td> - Google Sheets </td></tr></table> Assessment Map: <table><tr><th>Type</th><th>Level</th><th>Assessment Detail</th></tr><tr><td>Practice</td><td>Knowledge</td><td> - Daily classwork and homework. </td></tr><tr><td>Formative</td><td>Skill</td><td> - Worksheets or Projects </td></tr><tr><td>Summative</td><td>Product</td><td> - Unit Test, Quiz or Project </td></tr></table>	Key Unit Resources	Google Sheets	Type	Level	Assessment Detail	Practice	Knowledge	Daily classwork and homework.	Formative	Skill	Worksheets or Projects	Summative	Product	Unit Test, Quiz or Project
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V. Financial Goals A. Analyze long-term and short-term financial goals utilizing elements of goal development strategies. B. Differentiate between the functions of money as a medium of exchange (e.g., money accepted in exchange for goods or services), store of value (e.g., retention of money's value for future exchanges), and a unit of account (e.g., stated unit of measurement to simplify	Standards: FM2.d.m FM1.b.m Learning Targets Addressed: Target 1: Students can utilize various skills and strategies to demonstrate an understanding of financial literacy. <table><tr><td>Key Unit Resources</td></tr><tr><td> Google Sheets </td></tr></table> Assessment Map:	Key Unit Resources	Google Sheets												
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